

# ROLE OF MANVI PATTANA SOUHARDA SAHAKARI BANK LTD, IN THE ECONOMIC DEVELOPMENT OF HYDERABAD KARNATAKA REGION – Case study

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## **ABSTRACT:-**

Money is the greatest invention of man and is the pivot around which the whole economic science rotates. It has acquired so much importance that the modern economy is described as money economy. At present we cannot think of an economy without money because an economy without money cannot function as effectively, efficiently and smoothly as a money economy. Money has overcome all the difficulties of barter: it has made possible tremendous saving of time and trouble in marshalling of productive facilities and in the distribution of the output of industry to final consumers. It has brought about rapid economic progress by facilitating specialisation and division of labour, technological progress, large scale production of goods and extension of various forms of business and financial organisation. Thus, money has been serving the various needs of man. With the passage of time, its forms and functions have changed to a great extent. Before we discuss the forms and functions of money, let us discuss the condition of exchange that were existing before the introduction of money and banking.

Co-operative Banking sector plays very important role in economic development. Economic development is a process of upward change, whereby the real per capita income of a country increases over a long period of time through growth and development of business enterprises. In short economic development is a process to increase the real or per capital income of the country involves initiating and constituting change in the structure of business and society. This change is accompanied by growth and increased output, which allows more wealth to be divided by the various participants. So Co-operative Banking serve as catalysts (ie Agent) in the process of industrialization and economic growth and innovations plays a key role in economic development.

Key words:- Bank, banking, Finance, souharda, sahakari, economic, co-operative societies act, Rtg.

**“Cooperatives should play significant role in the implementation of development schemes- ShriRadha Mohan”**

## **INTRODUCTION:**

In India, the first Cooperative Societies Act, 1904 was enacted to facilitate formulation of primary credit cooperative societies. Subsequently, visualizing the need for the formation of other type of societies including federal societies, the Cooperative Societies Act, 1912 was enacted. The Government of India through the Cooperative Societies Act, 1919 transferred the subject of “Cooperative Societies” to the then provincial governments and subsequently the provincial governments enacted their own Cooperative Societies Acts to promote growth of the cooperatives. The status of “Cooperative Societies” as a provincial subject was maintained in the Cooperative Societies Act, 1935.

To facilitate the organization and functioning of the cooperative societies having jurisdiction in more than one province, the Government of India enacted Multi-Unit Cooperative Societies Act, 1942. The Act of 1942 was repealed by the enactment of Multi-State Cooperative Societies Act, 1984 which has since been replaced by the Multi State Cooperative Societies Act, 2002. In the pre-independence era, the policy of the Government by and large was of *laissez faire* towards the cooperatives and the Government did not encourage an active role for their promotion and development. After independence in the year 1947, the advent of planned economic development ushered in a new era for the cooperatives.

The cooperative movement in our country has witnessed substantial growth in many diverse areas of the economy. With a network of about 6.10 lakh cooperative societies and a membership of about 249.20 million, the cooperative movement in India has emerged as one of the largest in the world. The agricultural credit advanced through cooperatives recorded a sizeable increase from a meagre Rs. 214.35 crore in 1960-61 to Rs. 86185 crore in 2011-12 with about 17% share in total institutional agricultural credit. The share of cooperatives in fertilizer distribution is 36% and in sugar production nearly 39.7%. The cooperatives also make procurement of wheat at 24.8%. The handlooms contribute 54% and 20.3% of the retail fair price shops are in the cooperative sector. The cooperative sector provides direct and self-employment to about 17.80 million people in the country and playing a significant role in improving the socio-economic conditions of the weaker sections of society through cooperatives in fisheries, labour, handloom sectors and women cooperatives. Dairy cooperatives through 'White Revolution' have enabled the country to achieve self-sufficiency in milk production. Housing cooperatives are contributing to the construction of housing units for economically weaker sections and low income groups at affordable rates. Through fair price shops, cooperatives are supplying essential commodities to the weaker sections of society at concessional rates. Thus the cooperatives are contributing substantially in our efforts for achieving inclusive development.

It has however been experienced that in spite of considerable numerical expansion of cooperatives in different sectors of the economy in the country, their performance in qualitative terms has not been up to the desired level. Therefore, the Government of India has taken various measures for promoting and developing the Cooperative sector in the country. These include, inter-alia, framing of the National Policy on Cooperatives, enactment of a progressive legislation of the Multi-State Cooperative Societies (MSCS) Act, 2002, assistance to cooperative education and training, assistance through National Cooperative Development Corporation (NCDC) for development of cooperatives, implementation of recommendations of the Prof. Vaidyanathan Committee to strengthen rural cooperative credit structure and recent enactment of the Constitution (97th Amendment) Act, 2011 for development of Cooperative sector in the country. Money lending in one form or the other has evolved along with the history of mankind. Even in the ancient times there are references to the moneylenders. Shakespeare also referred to "Shylocks" who made unreasonable demands in case the loans were not repaid in time along with interest. Indian history is also replete with the instances referring to indigenous money lending "sahukars" and "zamindars" involved in the business of money lending by mortgaging the land and property of the borrowers.

Towards the beginning of the 20th century with the onset of modern industry in the country, the need for the government regulated Co-operative banking system was felt. And therefore, immediately after independence, many new Co-operative banks came up in various parts of the country.

A Co-operative bank is a type of financial intermediary and a type of bank. It is also known as business banking. It is a bank that provides checking accounts, saving accounts and that accepts time deposits. Co-operative banks engage in recreation an significant part in the development of Economic growth in Hyderabad Karnataka Region. Development of economic involve savings in a range of sector of the development of economy. Co-operative Banks mobilize investments from the common people and mobilize investments for investments in co-operative societies. Besides standard financial achieve organization

services for the clients. The financial institutions purchase and sell shares, formulate rental fee expenditure, obtain contribution money and accumulate value finances for the administration departments. Consequently these financial institutions investment time and power of community who are demanding.

It has brought about rapid economic progress by facilitating specialisation and division of labour, technological progress, large scale production of goods and extension of various forms of business and financial organisation. Thus, money has been serving the various needs of man. With the passage of time, its forms and functions have changed to a great extent. Before we discuss the forms and functions of money, let us discuss the condition of exchange that were existing before the introduction of money and banking.

Even establishment of co-operative Banks and financial institutions plays a prime role in the pace of economic development of a country. Thus banks are key to the creation of Business and Industries. They play a vital role for the economic development of Hyderabad Karnataka in the following ways.

- Augmenting the meeting local demand.
- Formation of capital
- Balanced Regional development
- Generates Employment opportunities
- Improvement of per capital income
- Improving of standard of living
- National Self-reliance
- Planning production of money market
- Backward and forward linkages
- Dispersal by Economic power.
- Technology in banking industry
- Create competitive market in Business or industrial segments.
- Involvement in social welfare.
- Increasing in productivity.

## STATEMENT OF THE PROBLEM

The MPSS BANK LTD oldest bank and a premier in terms of balance sheet size, number of branches, market capitalization and profits is today going through a momentous phase of change and transformation. Twenty Three year old Co-operative sector bank today stirring out of its public sector legacy and moving with an ability to give the private and foreign banks a run for their money. The bank is entering into many new businesses with strategic tie-ups like custodial services, Bank share, mobile banking, advisory services, structured products etc. each one of these has a huge potential for growth. The bank is forging ahead with cutting edge technology and innovative new banking models, to expand its rural banking across Hyderabad Karnataka Region. Today the bank is the largest provider of financial assistance for the development of Hyderabad Karnataka Region. Taking all these aspects into account, the topic of this study ROLE OF MANVI PATTANA SOUHARDA SAHAKARI BANK LTD, IN THE ECONOMIC

DEVELOPMENT OF HYDERABAD KARNATAKA REGION – Case study “ assume a special significance to know the impact of all these measures in the economic development of Hyderabad Karnataka Region.

Though money plays a very significant role in a capitalist economy as well as in a socialist economy, it cannot be the root-cause of all economic progress. Money is only an instrument by which economic progress can be achieved but it is not the controlling instrument. Economic progress is the result of inventions and innovations, development of transport and communication, development of science and technology at this region. But it should be noted that all these would be impossible without the use of money.

### **OBJECTIVES OF THE STUDY**

1. To study the various measures adopted by ManviPattanaSouhardaSahakari Bank Ltd., for the economic development of Hyderabad Karnataka Region.
2. To analyse the impact of these measures on the beneficiaries in particular.
3. To assess the overall situation of industrial development of Hyderabad Karnataka Region.
4. To study resources position available in the Hyderabad Karnataka Region for further growth of the region.

### **MANVI PATTANA SOUHARDA SAHAKARI BANK LTD**

ManviPattanaSouhardaSahakari Bank was started in 1995 and has established itself as a leading financial service provider in Hyderabad Karnataka Region. The bank has consistently performed well and has reached an annual turnover of over Rs. 500 Crores. It has one of the highest productivity per employee and the lowest NPA in Karnataka. Mr ThimmaiahShetty, the founder of the bank has always adopted the leading technology to enable customers to avail best possible banking services. The bank offers a world-class infrastructure for its customers to conduct their banking transactions. The bank provides ATM facilities for its customers, who can draw money in any of the ATMs across India. Several facilities such as e-stamping, RTGS/NEFT are offered to its customers.

### **PRODUCTS AND SERVICES**

Bank offers a variety of deposits to suit the specific needs of its customers. The following are the deposits offered.

- Saving Bank Account
- Fixed Deposit
- Varamahalaxmi Deposit
- GouriGanesha Deposits
- Senior Citizen Deposit
- Recurring deposits
- Security deposit
- Members Family Welfare Recurring Deposit
- Members Family welfare fixed deposits
- LakshadishwarrRecurring Deposit
- Pigmy Deposit

**Bank provides financial assistance to meet various needs of its customers. The following are the loans offered by the bank.**

Vehicle Loan

Overdraft Loan Accounts

Business Loan

Mortgage Loan

Salary Loan

Pledge Loan

Warehouse Receipt Loan

Small Scale Industry Loan

Godown Construction Loan

Lift Irrigation Loan

Housing Loan

Loan on NSC/IVP/KVP

Loan on Pigmy

Loan on Deposits

Loan on Micro Finance

**OTHER SERVICES**

- Agriculture/Rural Banking
- NRI Services
- ATM Services
- Corporate Banking
- Internet Banking
- Mobile Banking
- International Banking
- Safe Deposit Locker
- E-Pay
- Broking Services
- E-Stamping

**VALUES:**

- Excellence in customer service
- Profit orientation
- Belonging commitment to bank



- Fairness in all dealings and relations
- Risk taking and innovative
- Team playing
- Learning and renewal
- Integrity
- Transparency and discipline in policies and systems

#### **LIST OF MPSSBANK BRANCHES IN HYDERABAD KARNATAKA REGION**

1. ManviPattanaSouhardaSahakari Bank Ltd., Manvi (HO)
2. ManviPattanaSouhardaSahakari Bank Ltd., Gangavathi
3. ManviPattanaSouhardaSahakari Bank Ltd., Hospet
4. ManviPattanaSouhardaSahakari Bank Ltd., Raichur
5. ManviPattanaSouhardaSahakari Bank Ltd., Karatagi
6. ManviPattanaSouhardaSahakari Bank Ltd., Lingasuguru
7. ManviPattanaSouhardaSahakari Bank Ltd., Bellary
8. ManviPattanaSouhardaSahakari Bank Ltd., Koppal
9. ManviPattanaSouhardaSahakari Bank Ltd., HagariBommanahalli
10. ManviPattanaSouhardaSahakari Bank Ltd., Siraguppa

#### **Hyderabad Karnataka Region and Economic Development:**

Economic development is a process of increasing the real national income of the country over the period of time. It implies improvement in the material welfare of the masses by bringing about a change in the existing pattern of their standard of living. It aims at improving the quality of life of the people by generating employment and raising the productivity by enmeshing the use of modern technology and by supplying the essential commodities necessary for comfortable living. It relates to the activity of developing and conserving the available resources in land, men and material for enhancing the quality of life of the community. Economic development is thus a process of development resulting in the advancement of community towards the attainment of certain specific goals.

The objectives of economic development are:

- a. Rise in national and per capita income of Hyderabad Karnataka Region.
- b. Improvement in the skill, efficiency and earning power of labors.
- c. Better organization of production.
- d. Development of social overheads.
- e. Growth of financial institutions.
- f. Rise in the standard of education and expectation of life.
- g. Greater leisure and recreational facilities.
- h. Widening the mental horizon of the people.
- i. Removal of unemployment and poverty.
- j. Reducing inequalities of income and wealth distribution.

k. Bringing about a total change in the socio economic scenario in the Hyderabad Karnataka Region.

### DETERMINANTS OF ECONOMIC DEVELOPMENT:

Economic development is a highly complex phenomenon. It is influenced by a number of factors. Not only economic development but also non-economic development determines the process of development in any country. The determinants of economic development may there for be classified into two broad categories:

1. Economic determinants.
2. Non- economic determinants.

The non-economic factors may be further classified into

- Social determinants
- Political determinants
- Other determinants

### ECONOMIC FACTORS:

1. AVAILABILITY OF NATURAL RESOURCES:
2. CAPITAL FORMATION:
3. CAPITAL – OUTPUT RATIO:
4. TECHNOLOGY AND RESEARCH:
5. DYNAMIC ENTREPRENEURSHIP:
6. RATE OF GROWTH OF POPULATION:
7. SOCIAL OVERHEADS:

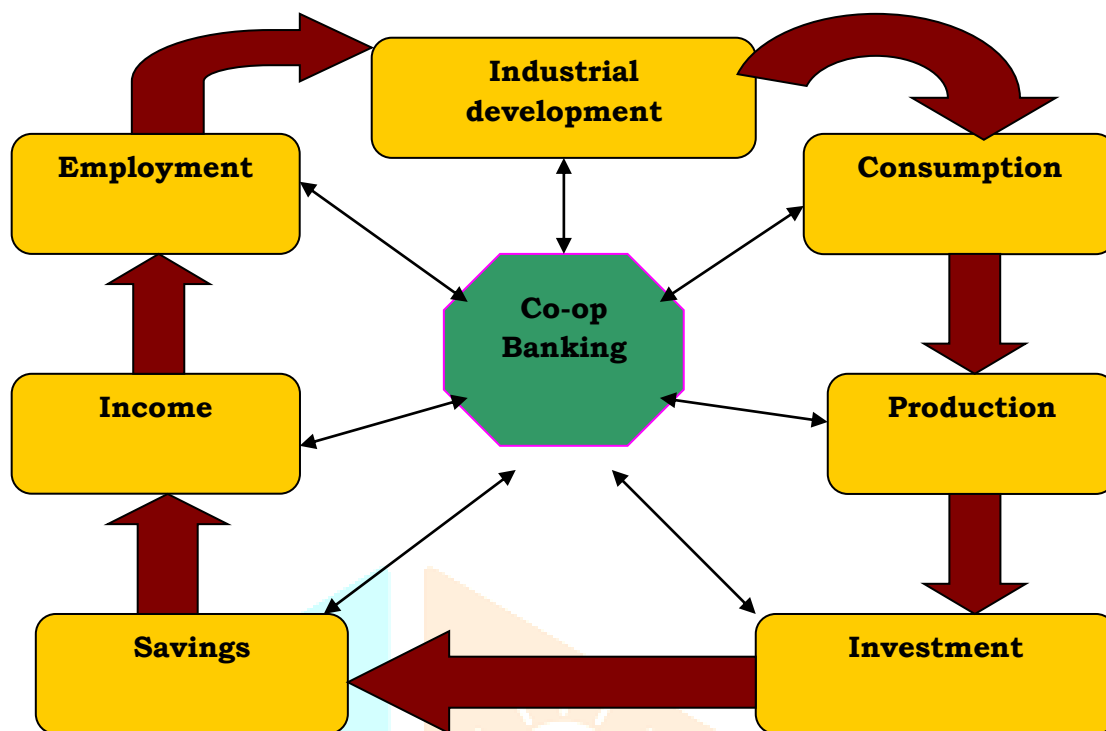
### Role Played By the ManviPattanaSouhardaSahakari Bank in the Economic Development of Hyderabad Karnataka Region.

In India, the focus of the financial inclusion at present is confined to ensuring a bare minimum access to a savings bank account without frills, to all. Internationally, the financial inclusion has been viewed in a much wider perspective. Having a current account / savings account on its own, is not regarded as an accurate indicator of financial inclusion. 'Financial Inclusion' efforts should offer at a minimum, access to a range of financial services including savings, long and short term credit, insurance, pensions, mortgages, money transfers, etc. and all this at a reasonable cost.

### ECONOMIC DEVELOPMENT:

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Chart 5.1: “Co-operative Banking system and economic development”

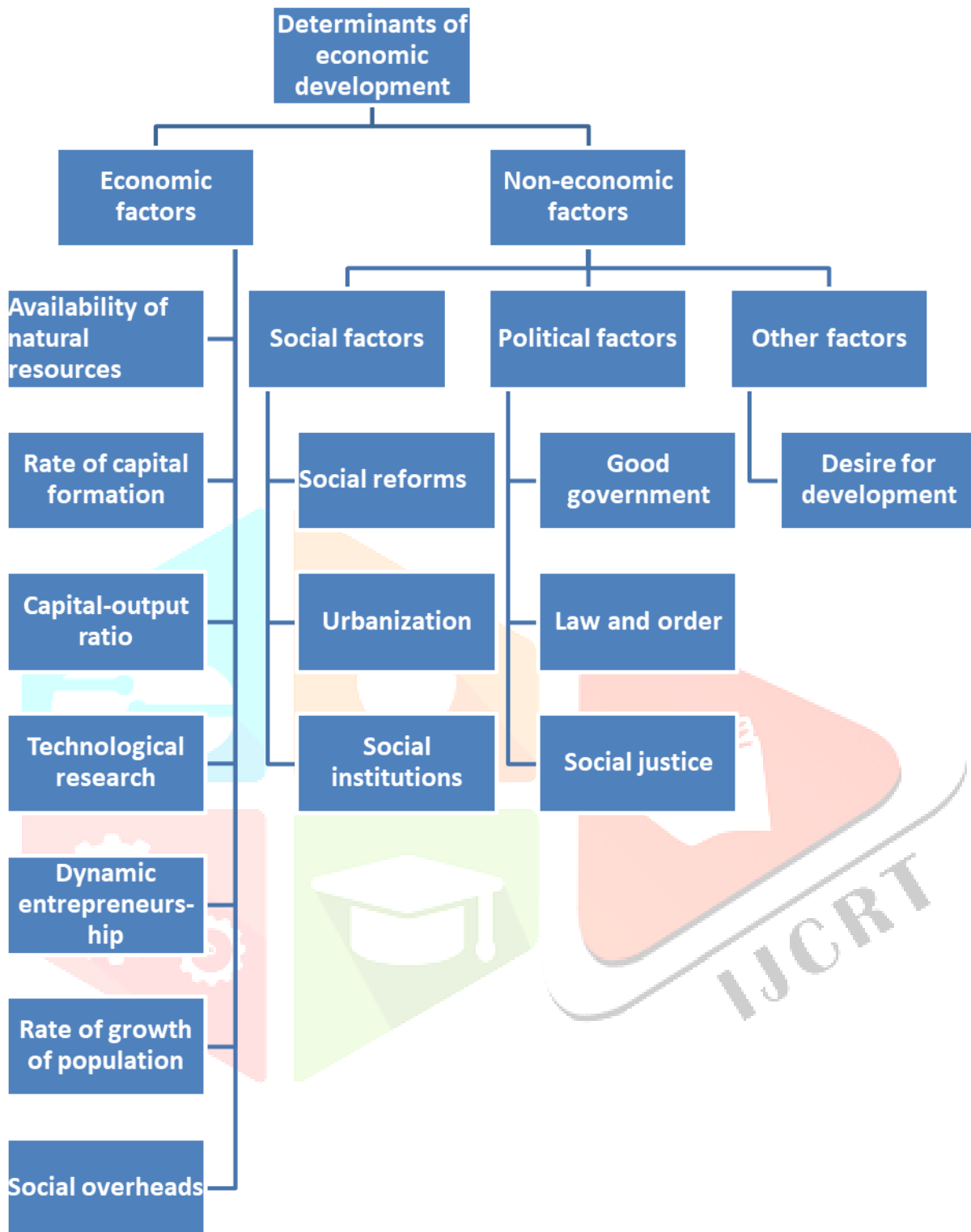


**DETERMINANTS OF ECONOMIC DEVELOPMENT:**

Economic development is a highly complex phenomenon. It is influenced by a number of factors. Not only economic development but also non-economic development determines the process of development in any country. The determinants of economic development may there for be classified into two broad categories:



Chart 5.2: “Determinants of economic development in Hyderabad Karnataka Region”



Financial Position of ManviPattanaSouhardaSahakari Bank Ltd as on 31.03.2018

**TRIAL BALANCE AS ON: 31/3/2018**

S.No	Account Code	General Ledger Name	Credit	Debit Balance
1	1001001	CASH ON HAND	0.00	52623476.66
2	1001004	ATM CASH	0.00	2839150.00
3	1002001	SBH Current A/c	0.00	520142.85
4	1002002	R D C C BANK C/A NO.22,	0.00	10027934.00
5	1002004	B D C C BANK C/A NO.000129	0.00	56509.00

6	1002005	The K.s.c Apex Bank BNG HEAD OFFICE C/a	0.00	657888.37
7	1002006	ING VYSYA BANK RCR HEAD OFFICE C/A 1210	0.00	295383.20
8	1002007	MPSSBANK MANVI C/A	0.00	2121.30
9	1002008	C/a 14 R D C C Bank Ltd Raichur	0.00	19871.80
10	1002013	SYNDICATE BANK MANVI H O	0.00	10551592.75
11	1002015	HDFC BANK BNG HEAD OFFICE C/A NO 0090380	0.00	11357046.18
12	1002020	PRAGATI GRAMINA BANK MANVIA/c	0.00	69274.01
13	1002023	ANDHRA BANK RCR HEADOFFICE C/A	0.00	251107.62
14	1002025	AXIS BANK RAICHUR A/c	0.00	164118.48
15	1002026	VIJAYA BANK MANVI	0.00	4603.11
16	1002028	AXIS BANK MANVI	0.00	1121960.32
17	1002029	IDBI BANK RCR HEAD OFFICE C/A	0.00	30868970.93
18	1002030	RESERVE BANK OF INDIA	0.00	400000.00
19	1003001	STATE BANK OF HYDERABAD	0.00	212265.64
20	1003002	STATE BANK OF HYDERABAD	0.00	1221408.89
21	1003003	CORPORATION BANK	0.00	35273.32
22	1003004	MPSSBANK HOSPET C/A	0.00	3933428.18
23	1003005	MPSSBANK BELLARY C/A	0.00	710986.46
24	1003006	STATE BANK OF HYDERABAD	0.00	96013.90
25	1003007	CANARA BANK RAICHUR A/C	0.00	219021.51
26	1003008	STATE BANK OF HYDERABAD	0.00	454050.23
27	1003009	STATE BANK OF	0.00	6949438.96
28	1003010	STATE BANK OF INDIA HB	0.00	207802.19
29	1003011	STATE BANK OF MYSORE	0.00	733063.96
30	1004003	CALL MONEY DEPOSIT	0.00	50000000.00
31	1004017	INVESTMENT IN APEX BANK	0.00	1000000.00
32	1004045	INVESTMENT IN AXIS BANK	0.00	30000000.00

S.No	Account Code	General Ledger Name	Credit	Debit Balance
33	1004046	INVEST IN MUTUAL FUND	0.00	70000000.0
34	1004063	KOTEK MAHINDRA PRIME LTD	0.00	1000000.0 0
35	1004065	INVEST IN HDFC BANK LTD	0.00	12000000.0
36	1004066	HDFC BANK ATM HEAD OFFICE A/C	0.00	5989388.5 8

37	1004068	HDFC BANK RAICHUR A/C	0.00	1357438.7 1
38	1004069	HDFC BANK HOSPET A/C	0.00	200236.8
39	1004070	HDFC BANK BELLARY A/C	0.00	893438.8 2
40	1004071	AXIS BANK	0.00	11741421.2
41	1004072	HDFC BANK LINGASUGUR	0.00	101766.6
42	1004073	AXIS BANK GANGAVATHI	0.00	957720.5
43	1004074	HDFC BANK GANGAVATHI	0.00	376356.0
44	1004075	HDFC BANK KARATAGI A/C	0.00	296473.0
45	1004076	CANARA BANK HO AC 0008	0.00	237525.0
46	1004077	AXIS BANK KOPPAL A/C 680	0.00	259023.2
47	1004078	HDFC BANK KOPPAL A/C 018	0.00	761598.7
48	1004079	HDFC BANK SIRUGUPPA AC	0.00	185450.6
49	1004080	AXIS BANK HOSPET A/C	0.00	3258064.5
50	1004082	AXIS BANK HB HALLI 8089	0.00	767857.0
51	1004083	HDFC BANK HB HALLI 0026	0.00	183409.7
52	1004084	PKG BANK LINGASURUR A/C	0.00	54519.0
53	1004085	HDFC AADAR PAYMENT	0.00	143948.4
54	1004086	AXIS BANK LINGASUGUR	0.00	4145381.5
55	1004087	AXIS BANK KARATAGI A/C	0.00	114447.9
56	1004088	AXIS BANK BELLARY A/C	0.00	17331.6
57	1004089	KARNATAKA BANK LTD	0.00	1028562.2
58	1005001	SHARE WITH RDCC BANK	0.00	310375.0
59	1006001	GOLD LOAN	0.00	48001520.0
60	1006002	LOAN ON FIXED DEPOSIT	0.00	25045656.0
61	1006004	LOAN ON RECURRING	0.00	294047.0
62	1006005	OVERDRAFT ACCOUNT	0.00	295625304.3
63	1006011	LOAN ON WAREHOUSE	0.00	75662270.0
64	1006012	LOAN PLEDGE OF GOODS	0.00	68007804.0
65	1006017	LOAN ON KUBERA NIDHI	0.00	64800.0
66	1006018	LOAN ON SENIOR CETIZER	0.00	851415.0
67	1006020	PREMISSES LOAN/HYP/IP	0.00	672232291.0
68	1006021	SURETY LOAN	0.00	17414334.4
69	1006023	LOAN ON SECURITIES	0.00	44201.0
70	1006024	HOUSHING LOAN	0.00	126539137.7
71	1006025	VEHICLE LOAN	0.00	22750146.9
72	1006026	LOAN ON PIGMY	0.00	588173.0
73	1006027	SALARY LOAN	0.00	8801680.0
74	1006028	GODOWN CONSTRUCTION	0.00	3356170.0
75	1006029	SMAL SCALE INDUSTRY	0.00	12926604.0

S.No	Account Code	General Ledger Name	Credit	Debit Balance
76	1006030	LOAN ON VIJAYA RECURRING	0.00	892555.00
77	1006032	LOAN ON	0.00	1264354.00
78	1007006	E-STAMP A/C @ KSS	0.00	9219.86
79	1008001	INTEREST RECEIVABLE ON	0.00	15139704.83
80	1008002	INTEREST RECEIVABLES ON	0.00	1207186.00
81	1008012	INVEST INCENRAL	0.00	181104600.00
82	1009001	COMPUTER &	0.00	1711628.73
83	1009002	TELEPHONE DEPOSIT &	0.00	34661.00
84	1009003	VEHICLE A/C	0.00	1411593.19
85	1009004	BANK BUILDING INTERIOR	0.00	15903397.28
86	1009005	AUTOMATION	0.00	8832885.45
87	1009036	INVST IN STATE GOVT	0.00	583916500.00
88	1011002	DEFFERED TAX ASSETS	0.00	5282822.00
89	1011003	PREMIUM PAID TO GOI	0.00	1474028.77
90	1011005	ATM/INTI/SOFTWARE	0.00	33682.89
91	1011007	FURNITURE AND FIXTURES	0.00	8665914.52
92	1011010	INCOME TAX AY 2013-14	0.00	80000.00
93	1011016	LOAN LEGAL CHARGES	0.00	7318.00
94	1011018	STATIONARY AND FORMS	0.00	414546.00
95	1011021	SECURITY DEPOSIT @ KSS	0.00	50000.00
96	1011023	INT ON N.P.A RECEIVABLE	0.00	10568464.00
97	1011027	FESTIVAL ADVANCE TO	0.00	45000.00
98	1011028	RENT ADVANCE	0.00	1319000.00
99	1011037	ADVANCE INCOME TAX	0.00	8500000.00
100	1011038	INSURANCE PREPAID	0.00	949859.00
101	1011039	DEPOSIT TO APMC FOR PLOT	0.00	46763.00
102	1018001	BASAVESHWARA SUDDI	0.00	200000.00
103	1024001	LOAN ON LAKSHADEESHWAR	0.00	62721.00
104	1024002	LOAN ON VIJAYA CASH	0.00	1918151.00
105	1024003	N F M LOAN	0.00	67338725.36
106	1024004	A G A LOAN	0.00	8496108.41
107	1024006	N F M SECURED LOAN	0.00	33418417.53
108	1024007	A G A SECURED LOAN	0.00	11603047.58
109	1024009	SCHEME BASED HYPOTHECATION	0.00	607540.00
110	1024010	SELF HELP GROUPS LOAN	0.00	34806799.92
111	1024011	DOCUMENT BILLS	0.00	1591809.00

112	1024012	LOAN ON COMMERCIAL	0.00	2500000.00
113	1024013	OVERDRAFT AGAINST	0.00	72969151.41
114	1027006	UTIITSL PAN CARD A/C	0.00	500.00
115	1027007	UNCLAIMED DEPOSIT	0.00	231891.00
116	1027008	INTER BANK	60917453	609174534.09

S.No	Account Code	General Ledger Name	Credit	Debit Balance
117	1027009	INCOME TAX RECEIVABLE FROM IT	0.00	1722953.00
118	1027010	KPTCL DEP WITH APARNA	0.00	91003.00
119	1050001	IDBI BANK HOSPET C/A	0.00	232838.00
120	1050002	IDBI BANK KARATAGI C/A	0.00	2075123.12
121	1050003	IDBI BANK SIRUGUPPA C/A	0.00	1072826.60
122	1050004	IDBI BANK GANGAVATHI	0.00	393083.00
123	1050005	IDBI BANK KOPPAL C/A666	0.00	565078.76
124	1050006	IDBI BANK BELLARY C/A	0.00	59262.75
125	1050007	IDBI BANK RAICHUR C/A	0.00	11184.87
126	1067001	LINGASUGUR BRANCH(A)	0.00	170670647.87
127	1067002	RAICHUR BRANCH(A)	0.00	201733804.42
128	1067003	SHIRUGUPPA BRANCH(A)	0.00	63001197.69
129	1067004	BELLARY BRANCH(A)	0.00	16949142.92
130	1067005	KARATAGI BRANCH(A)	0.00	71439110.78
131	1067006	HOSPET BRANCH(A)	22624470	0.00
132	1067007	MANVI BRANCH(A)	14257390	0.00
133	1067008	HAGARIBOMMANA	0.00	223892719.53
134	1067009	KOPPAL BRANCH(A)	0.00	43688053.80
135	1067010	HEAD OFFICE MANVI(A)	90436149	368818611.13
136	1067011	GANGAVATHI BRANCH(A)	0.00	112986820.93
137	1067013	INTER BANK ATM	62845508	628455080.00
138	1067014	INTER BANK E-COMM/POS	689873	6898736.65
139	2001001	INTEREST PAID ON FIXED	0.00	95633323.60
140	2001002	INT PAID ON RECURRING	0.00	1576546.00
141	2001003	INT PAID TO MAHALAXMI	0.00	114220.00
142	2001005	INT PAID ON KALYAN	0.00	45029.00
143	2001006	INT PAID ON VIDYA NIDHI	0.00	6910.00
144	2001007	INT PAID TO GOURI	0.00	156470.00
145	2001008	INT PAID ON KUBER NIDHI	0.00	448115.00
146	2001011	INT PAID TO CINEIR	0.00	13705996.00
147	2001015	INTEREST ON	0.00	1376438.00
148	2001017	SB INTEREST PAID	0.00	6133178.00

149	2001018	INT ON SECURITY DEPOSIT	0.00	507906.00
150	2001019	INT ON PIGMY DEPOSIT	0.00	1253398.00
151	2001020	INT PAID ON DASHAMANOTHSAVA	0.00	79200.00
152	2001021	INT PAID TO VARAMAHALAXMI	0.00	6339889.00
153	2001022	INT PAID ON FIXED DEPOSIT	0.00	58873269.00
154	2002001	BANK CHARGES	0.00	677981.55
155	2002003	SALARY A/C	0.00	16771997.00
156	2002004	PROVIDENT FUND	0.00	1460657.00
157	2002005	BANK PREMISES RENT	0.00	4566253.52
158	2002006	MEETING EXPENSES	0.00	95921.00

S.No	Account Code	General Ledger Name	Credit	Debit Balance
159	2002007	K E B & ELECTRIC	0.00	1395991.00
160	2002008	Ex Gratia A/c	0.00	2500000.00
161	2002009	INSURENCE PAID A/C	0.00	3065207.00
162	2002010	BANK PROFESSION TAX	0.00	25000.00
163	2002011	PROVISION & CONTI FOR BDDR &	0.00	9158834.00
164	2002012	TRAVELLING EXPENSES	0.00	468176.00
165	2002013	TRAVELLING EXPENSES	0.00	197082.00
166	2002014	TRAVEL EXP. FOR OTHERS	0.00	1162.00
167	2002015	ADVERTISEMENT &	0.00	601305.00
168	2002016	LEGAL FEE/CHARGES	0.00	5798.00
169	2002018	SECURITY & OFFICE	0.00	3041858.00
170	2002019	SOFTWARE/HARDWAR AMC CHARGES	0.00	753992.00
171	2002021	AUDIT FEE	0.00	542767.00
172	2002022	POSTAGE & TELEGRAM	0.00	143642.07
173	2002023	REPAIRS & MAINTENANCE	0.00	443629.00
174	2002024	PRINTING& STATIONERY	0.00	462956.57
175	2002025	POOJA EXPENSES	0.00	48824.00
176	2002026	VEHICLE HIRE & FUEL	0.00	418795.57
177	2002027	COMMISSION PAID	0.00	2000.00
178	2002028	COMM PAID TO PIGMY	0.00	2449171.00
179	2002032	OFFICE EXPENCES	0.00	1020269.92
180	2002033	TELEPHONE CHARGES	0.00	371045.74
181	2002034	SUNDRY/ MISC EXPENSES	340	800.00
182	2002035	NEWS PAPER EXPENCES	0.00	32648.00
183	2002037	DONATION PAID A/C	0.00	50000.00

184	2002038	DEPRECIATION	0.00	5417468.76
185	2002039	ANNUAL GEN BODY	0.00	251222.00
186	2002041	GENERATOR FUEL &	0.00	118169.55
187	2002043	ADMINISTRATIVE	0.00	148500.00
188	2002044	MEDICAL INSURENCE TO	0.00	620000.00
189	2002045	DELIGATION/ANNUAL	0.00	202560.00
190	2002052	SERVICE TAX PAID A/C	0.00	275417.10
191	2002058	LOAN POSTAL CHARGES	0.00	8955.00
192	2002059	Loan Miscellaneous Charges	0.00	1452731.50
193	2002060	LOAN LEGAL CHARGES	0.00	23714.00
194	2002061	LOAN ARBITRATION	0.00	2420.00
195	2002063	INCOME TAX PAID A/C	0.00	7620.00
196	2002064	DIRECTORS SITTING FEE	0.00	107000.00
197	2002065	Gratuity And Incentives Paid	0.00	821295.00
198	2002066	INT ON INCOME TAX	0.00	836986.00
199	2017001	INT PAID ON	0.00	1062327.00
200	2017002	INT PAID ON VIJAY CASH	0.00	8465904.00

S.No	Account Code	General Ledger Name	Credit	Debit Balance
201	2017003	INT PAID ON VIJAY RECURRING DEPOSIT	0.00	1043592.00
202	2017004	INTEREST PAID ON SOLUBHAGYA NIDHI	0.00	72691.00
203	2017005	INT PAID ON M F RECURRING	0.00	526023.00
204	2017008	INT PAID ON LONG (SUB)TERM DEPOSIT	0.00	8914566.00
205	2064001	TRANSPORTION CHARGES	0.00	27134.00
206	2064003	CORE/INT BANKING SERVICE	0.00	1058300.10
207	2064004	ATM ISSUER CHARGES	0.00	312532.86
208	2064005	ATM CARD CHARGES	0.00	172693.00
209	2064006	ATM DRIVING &	0.00	797403.29
210	2064007	CORE BANK/ATM TELECOMMUNICATI	0.00	545149.00
211	2064009	REMUNERATION PAID TO	0.00	60500.00
212	2064010	SMS CHARGES PAID A/C	0.00	66069.94
213	2064012	TRAINING EXPNSES	0.00	533594.00
214	2064013	MICRO CREDIT STAFF	0.00	5365561.00
215	2064014	MICRO CREDIT EXPENSES	0.00	354349.90

216	2064015	PROMPT LOAN REPAYMNT REBATE	0.00	1105968.00
217	2064017	PAID SGST	0.00	395087.37
218	2064018	PAID CGST	0.00	395086.36
219	2064019	PAID IGST	0.00	104243.29
220	3001002	INTEREST ON OVERDRAFT	4160306	0.00
221	3001005	Interest On Invest/dep	4243	0.00
222	3001007	INT ON GOLD LOAN	417276	0.00
223	3001008	INT ON FIXED DEP LOAN	232107	0.00
224	3001010	INT ON LOAN ON R.D	3219	0.00
225	3001016	INT. ON WAREHOUSE	1487625	0.00
226	3001017	INT.ON LOAN ON PLEDGE	864417	0.00
227	3001018	INT ON MAHALAXMI	1824	0.00
228	3001022	INT ON KUBER NIDHI	1767	0.00
229	3001023	INT ON SENIOR CITIZIEN	19805	0.00
230	3001025	INT ON GODOWN	35495	0.00
231	3001026	INT ON SMAL SCALE	290652	0.00
232	3001028	INT ON PREMISSES LOAN	9509714	0.00
233	3001029	INTEREST ON SURETY	337656	0.00
234	3001031	INT ON LOAN ON	48	0.00
235	3001032	INT ON HOUSHING LOAN	1740886	0.00
236	3001033	INT ON VECHICLE LOAN	481342	0.00
237	3001034	INTEREST ON PIGMY LOAN	6380	0.00
238	3001035	INTEREST ON SALARY	154678	0.00
239	3001036	PENAL INT ON ALL LOANS	271890	0.00
240	3001037	INTEREST ON HUNDI	31990	0.00
241	3001038	INT RECEIVED ON ALL	6089914	0.00

S.No	Account Code	General Ledger Name	Credit	Debit Balance
242	3001041	INT ON VARAMAHALAXMI	12669	0.00
243	3002002	Locker Rent Received	106737	0.00
244	3002003	LOAN APPLICATION FEE	72611	0.00
245	3002004	PROCESSING FEE	948067	0.00
246	3002005	LOAN MISC. CHARGES	72	11885.00
247	3002007	APP FEE FOR SHARE	9257	0.00
248	3002008	SHARE FEE	229063	0.00
249	3002013	SMS/INCIDENTAL INCOME ON CR A/CS	102175 4 41	0.00
250	3002014	SMS/INCIDENTAL INCOME	390212	775.00
251	3002015	INCIDNTL.CRGS.ON OTHER	11702	0.00
252	3002018	MISC. CHARGES ON OTHER	2150	0.00



253	3002019	CHEQUE BOOK CHARGED	11835	0.00
254	3002020	COMMISSION EARNED	54075	0.00
255	3002023	INSURENCE COMMISSION	348.17	0.00
256	3002024	OTHER	53121	0.00
257	3002025	DEMAND DRAFT	20022	0.00
258	3002026	LOAN POSTAL CHARGES	20	0.00
259	3002027	LOAN MISCELANEOUS	1780	0.00
260	3002028	Profit From Sale Of Security	220600	0.00
261	3002033	E STAMP COMMISSION	998.00	0.00
262	3060001	INT ON	1137	0.00
263	3060002	INT ON VIJAY CASH CERTI	16712	0.00
264	3060003	INT ON VIJAYA	8299	0.00
265	3060004	INT ON N F M LOAN	1540229	0.00
266	3060005	INT ON A G A LOAN	197068	0.00
267	3060007	INT ON N F M SECURED	887407	0.00
268	3060008	INT ON A G A SECURED	310079	0.00
269	3060010	INT ON SCHEM BASED HYPOTHECAT LOAN	21143 3.00	0.00
270	3060011	INT ON SELF HELP GROUP	714371	0.00
271	3060013	INTEREST ON OD ON	58000	0.00
272	3061001	DIVIDEND FROM SHARES	2793	0.00
273	3063001	INCOME FROM LONG TERM CAPITAL GAIN	17991 0.34	0.00
274	3063002	ATM ACQUARER FEE	6576	0.00
275	3063003	ATM DEBIT CARD FEE	12693	0.00
276	3063004	ATM TRANSACTION FEE	325875	0.00
277	3063006	INTEREST ON BRANCH	5236296	52362965.91
278	3063007	JLG GRANT ASSISTANCE FROM	2250 0.00	0.00
279	3063008	PSLC CERTIFICATE FEE	23550	0.00
280	4001001	PAID UP SHARE CAPITAL	8839445	0.00
281	4001002	SHARE CAPITAL OF	370300	0.00
282	4002001	SPECIAL RESERVE	66545	0.00
283	4002002	PROV-FOR STANDERD	700000	0.00
284	4002003	STATUTORY RESERVE	5343099	0.00

S.No	Account Code	General Ledger Name	Credit	Debit
285	4002004	BUILDING FUND	850000	0.00
286	4002006	STAFF GRATUITY &	70947	0.00
287	4002008	MEMBERS WELFARE FUND	381566	0.00
288	4002009	DIVIDEND EQUILISATION	16200	0.00
289	4002010	PROVISION FOR BAD &	2385000	0.00

290	4002011	DON TO EDUCATIONAL	3431	0.00
291	4002013	INVST FLUCTUATION FUND	101069	0.00
292	4002014	COOP DEVELOPMEN	98653	0.00
293	4002015	MEMBERS FAMILY WELFAE	217120	0.00
294	4002016	Contingency Reserve Fund	2509468	0.00
295	4002019	COMMON GOOD FUND	627567	0.00
296	4004001	CURRENT ACCOUNTS	8937582	0.00
297	4004002	CREDIT BALANCE IN OD	3124	0.00
298	4004004	CURRENT INOPERATIVE	26365	0.00
299	4005001	SAVINGS BANK ACCOUNTS	15751338	0.00
300	4005003	SB INOPERATIVE ACCOUNT	194226	0.00
301	4007001	FIXED DEPOSIT	106394823	0.00
302	4007003	GOURI GANESH DEPOSIT	252211	0.00
303	4007004	KUBERA NIDHI	370303	0.00
304	4007006	SENIOR CITIZEN DEPOSIT	14750990	0.00
305	4007007	DASHAMANOTHSAVA	85561	0.00
306	4007008	VARAMAHALAXMI	6201527	0.00
307	4007009	FIXED DEPOSIT MONTHLY	61144669	0.00
308	4008002	KALYANA NIDHI DEPOSIT	25086	0.00
309	4008004	MEMBERS FAMILY	642	0.00
310	4008006	RECURRING DEPOSIT	1913344	0.00
311	4008008	SECURITY DEPOSIT	708321	0.00
312	4008009	PIGMY DEPOSIT	3796725	0.00
313	4008010	MAHALAXMI DEPOSIT	109069	0.00
314	4010003	DIVIDEND PAYABLE	183493	0.00
315	4010005	PROVIDENT FUND /TAX/INSL & OTID	32141	0.00
316	4010007	MATURED FIXED DEPOSIT	11744	0.00
317	4010008	MATURED RECURRING	28140	13117.0
318	4010009	MATURED SECURITY	163.00	0.00
319	4010014	MATURED MEMBERS	19228	0.00
320	4010016	MATURED SENIOR CITIZEN	33017	0.00
321	4010032	LOAN INSURENCE	7736	0.00
322	4010035	AUDIT FEE PAYABLE	15422	0.00
323	4010039	EX GRATIA PAYABLE	250000	0.00
324	4010045	SUNDRY CREDITORS	93300	0.00
325	4010047	Telephon/wages/misl Payable	30261	0.00
326	4010049	SALARY SUSPENSE A/C	207086	0.00
327	4010057	PIGMY SUSPENSE	200.00	999.00
328	4010058	DIRECTOR SITTING FEE	1000	0.00

S.No	Account	General Ledger Name	Credit	Debit
329	4010059	DEMAND DRAFT	12196	0.00
330	4010062	T.D.S.PAYABLE	3655	0.00
331	4010063	PAYORDER ACCOUNT	1959	0.00
332	4010064	OVERDUE INT RESERVE	105684	0.00
333	4010073	INTEREST PAYABLE ON	13764	0.00
334	4010075	MATURED	287	0.00
335	4010076	INT PAYABLE ON	87779	0.00
		FIXED DEPOSIT	78.00	
336	4027004	CHEQUE ISSUED	25150	0.00
337	4027006	CONTINGENT LIABILITY	2318	0.00
		( UNCLAIMED DEPOSIT	91.0	
338	4027007	MEMBERS WELFARE	13460	0.00
339	4027008	LONG TERM	900516	0.00
		(SUBORDINATED)	61.00	
340	4038001	INVESTMENT	8920	0.00
341	4048001	VIJAY CASH CERIFICATE	689865	0.00
342	4048003	SOUBHAGYA NIDHI	4830	0.00
343	4048005	M F SAVING BANK	43467	0.00
344	4048008	M F SB INOPERATIVE	58	2.16
345	4048008	MATURED	3549	0.00
		MONTHLY	59.0	
346	4048012	SHG SAVING BANK	6975	0.00
347	4048015	CREDIT BALANCE IN OD	8368	0.00
		ON DEPOSIT AC	40.3	
348	4053001	LOAN FROM NCDC	1000000	0.00
349	4055001	LAKSHADISHWAR	104909	0.00
		RECURRING	99.00	
350	4055003	VIJAY RECURRING	99704	0.00
351	4055005	M F RECURRING DEPOSIT	76620	0.00
352	4055006	M F MATURED	5015	0.00
353	4057005	INT PAYABLE	1179	0.00
		ON ALL MATURITY	65.0	
354	4057006	INT PAYABLE ON	231	0.00
		SOUBHAGYA NIDHI DEP	05	
355	4057008	MICRO CREDIT	300.00	0.00
356	4057011	INT PAYABLE TO	5449	0.00
		LONG TERM(SUB) DEP	65.0	
357	4057012	OUTPUT IGST	0.00	1947.7
358	4057013	OUTPUT CGST	6021	0.00
359	4057014	OUTPUT SGST	5926	0.00

## FINDINGS AND SUGGESTIONS

After undertaking the study, the following findings were made about the usage of financing schemes of the ManviPattanaSouhardaSahakari Bank Ltd.,:

1. The customers had used multiple sources for financing their enterprises. Most of the respondents had relied on their own funds for financing SMEs and bank financing. Private financial institutions came third in the preference.
2. Obtaining adequate finance was the biggest obstacle faced by SMEs in their growth followed by burden of heavy taxes on them. Easy financing schemes should be provided. Rates of taxes should also be decreased; it will help in the growth of SMEs in India.
3. ManviPattanaSouhardaSahakari Bank Ltd., was the most popular source of SME financing. The reason was low rates of interest which gives them capital at low cost. The service fees and bank charges were also less which results in low cost of financing than the other sources.
4. Most of the firms were taking loans for fulfilling their frequent needs for the capital. They took credit for the flooring of inventory and working capital and to increase the size of production. They had taken loans for technological up gradation also as SMEs require capital to upgrade their technologies which is changing at a very fast phase.
5. The most preferred benefit of these schemes was low rates of interest as government is charging very less rates in comparison to other sources. These schemes offer attractive financing conditions and easy access also.
6. The most common problem faced by Customers in raising finance was the delay made in sanctioning the loan.
7. The most common reason given by the banks for rejecting an application was that the customers could not provide enough guarantees. Banks reject an application because they believed that it was not a profitable venture. An application also got rejected because of poor credit history as banks lie on the past performance of enterprises before granting any loan.
8. Most of the customers get demotivated for applying for finance from these Loans because of the lengthy process involved and because they were turned down before. Some of the Customers did not apply for loan from these Loans as too much of documentation was required. The time to obtain the approval for loan and documentation involved demotivated the customers.
9. Most of the customers think that Co-operative sector banks schemes of financing were better than that of Govt banks financing schemes .The Co-operative banks use latest technology and provide better service. Moreover, the time involved for obtaining loan was also comparatively less.
10. Most of the respondents were satisfied with the interest rate charged, amount of loan sanctioned and service fees Respondents showed their dissatisfaction regarding time to obtain the approval, behavior of the bank staff.

## SUGGESTIONS

In the light of the observations and findings of the study, it is but fitting and proper to put forward the following recommendations to improve the performance effectiveness of ManviPattanasouhardasahakari bank ltd. Hyderabad Karnataka Economic development is a highly complex phenomenon. It is influenced by a number of factors. Not only economic development but also non-economic development determines the process of development in a Region. The determinants of economic development may there for be classified into two broad categories: Economic determinants. Non- economic determinants. The non-

economic factors may be further classified into Social determinants Political determinants other determinants

1. The re-orientation program, workshops and seminars should be organized at district level to provide latest information to the small and medium scale industries about the various small and medium scale industries financing schemes MPSSB LTD.
2. Product innovations in banks have set the rule of the game “Innovate or perish”. The same rule applies to small and medium scale customer segment. At present, there is a vast gap between requirements of the small and medium scale industries customer and availability of suitable/matching products and services in the MPSSB LTD .
3. The conventional credit appraisal systems are heavily dependent on financial statements and miss the softer strengths inherent in the business. Banks may adopt a balanced score card model for credit assessments. Small and medium scale industries not under which risk weights may be assigned to (i) managerial, technical and commercial competence of the customers (ii) quality of trade references from suppliers/buyers.
4. The appraisal system is to be made more realistic and transparent. The applicant and if required, his consultant, should be briefed on the objective procedures which bank applies to arrive at decisions so as to educate them to understand the requirements of bank and to prepare credit proposals in a scientific manner. Hyderabad Karnataka Region Economic development is a process of increasing the real national income of the country over the period of time. It implies improvement in the material welfare of the masses by bringing about a change in the existing pattern of their standard of living. It aims at improving the quality of life of the people by generating employment and raising the productivity by enchasing the use of modern technology and by supplying the essential commodities necessary for comfortable living. It relates to the activity of developing and conserving the available resources in land, men and material for enhancing the quality of life of the community. Economic development is thus a process of development resulting in the advancement of community towards the attainment of certain specific goals.
5. As most of the small and medium scale customers are proprietorship type of customers, it is essential for the banks to closely focus on the non-financial parameters also during appraisal
6. The process followed in sanctioning the loan and documentation required is cumbersome; hence it is suggested to make the process easier.
7. Small entrepreneurs should make feasibility studies before they finalize their projects. They should undertake only such projects which are technically, operationally and economically and financially viable.
8. The problem that the small and medium scale customers face while acquiring funds from MPSSB LTD is that their financial systems lack transparency. Credit Ratings can benefit both the parties. The credit ratings will giveMPSSB ratings an easy access to the financial information of small and medium scale industries that highlight the unit's strength and weaknesses, making it easy for them to take a decision while lending.
9. Most small and medium scale industries customers have to make several small payments through cash, bankers' cheques or drafts. Banks may capitalize on emerging electronic payment and settlement systems such as ECS, RTGS, etc., to offer customized and cost effective retail payment/remittance solutions or cash management services to the small and medium scale industries customers.

**CONCLUSION**

Now the Bank is looking forward with confidence to excel itself in all areas of banking in the days to come. It is reasonable to think that the fruits of liberalization coupled with the changes in the internal structure and a new Dynamism in management would take the Bank to greater heights in performance. True to its tradition.MPSSBANK has a strong commitment to fulfil the aims and objectives of customers. It still considers the customer as 'Master'. It murmurs silently with a feeling of self satisfaction. At the time of nationalization the socio-economic objectives were explicitly laid down and the banks were asked to contribute to the maximum possible extend towards economic and social development of Hyderabad Karnataka Region. It was realized that the traditional banking ethics were not compatible with the needs of economic development and that balanced development was not possible without strengthening the hold of co-operative I banks in the backward and neglected areas. Various developments taking place in HK Region and economy are influencing Indian co-operative banking in a major way. The major contributors towards the economic development is banking sector by way of financing major projects like construction of building, laying down roads, etc. as well as major projects like providing finance to small scale industries, partnership firms, cottage industries, poor artisans, etc. MPSSB LTD being a leading co-operative sector bank also initiated a number of measures to respond to the changes taking place in the economy and banking. Launching of various services in itself is no business objective; successful positioning and resultant positive response from the consumers determine the extent of success of the services that ultimately leads to economic development. Because the role of commercial banks in the economic development involves a great amount of invisible delivery, monitoring and further planning to improve them became a very challenging task. Examination and analysis of various aspects of this challenging task, therefore is an important exercise, which this study attempts to undertake.

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